

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

FRANK J. CEPEK  
REBECCA A. CEPEK  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-24712

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/30/2015 and confirmed on 3/3/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		86,443.65
Less Refunds to Debtor	679.57	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>85,764.08</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,065.80	
Trustee Fee	3,890.53	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,956.33</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 4246	0.00	34,573.84	0.00	34,573.84
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 4246	994.50	994.50	0.00	994.50
	PITTSBURGH WATER & SEWER AUTHOR Acct: A192	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 8852	14,934.20	14,934.20	1,364.17	16,298.37
					<b>51,866.71</b>

Priority					
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	FRANK J. CEPEK Acct:	0.00	0.00	0.00	0.00
	FRANK J. CEPEK Acct:	679.57	679.57	0.00	0.00
	THE DEBT DOCTORS AT QUATRINI RAFF Acct:	1,500.00	1,500.00	0.00	0.00
	MATTHEW M HERRON ESQ**++ Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS AT QUATRINI RAFF Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX3-16	1,435.20	1,435.20	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2/17	1,130.60	1,130.60	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 2323	1,769.15	1,769.15	0.00	1,769.15
					<b>1,769.15</b>

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 2024	144.64	18.40	0.00	18.40
	SYNCHRONY BANK++ Acct: 3036	0.00	0.00	0.00	0.00
	ALLEGHENY GENERAL HOSPITAL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9755				
	ALLEGHENY HEALTH NETWORK++	0.00	0.00	0.00	0.00
	Acct: 9986				
	ALLEGHENY HEALTH NETWORK++	0.00	0.00	0.00	0.00
	Acct: 0825				
	ALLEGHENY IMAGING OF MCCANDLESS+	0.00	0.00	0.00	0.00
	Acct: 2414				
	ALLEGHENY RADIOLOGY ASSOCIATES++	0.00	0.00	0.00	0.00
	Acct: 8314				
	AMERICAN EXPRESS CENTURION BNK	4,167.53	530.12	0.00	530.12
	Acct: 1009				
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00
	Acct: 2413				
	BANK OF AMERICA NA**	7,612.40	968.31	0.00	968.31
	Acct: 3122				
	CHILDRENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4006				
	CHILDRENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4008				
	CHILDRENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4014				
	CHILDRENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4013				
	CHILDRENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4056				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 5040				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: D001				
	DISCOVER BANK(*)	6,018.40	765.55	0.00	765.55
	Acct: 1269				
	CAPITAL ONE NA**	2,097.98	266.87	0.00	266.87
	Acct: 6589				
	LAMONT HANLEY & ASSOC INC	0.00	0.00	0.00	0.00
	Acct: 0765				
	US DEPARTMENT OF EDUCATION	169,038.51	21,502.00	0.00	21,502.00
	Acct: 2024				
	QUEST DIAGNOSTICS INC	0.00	0.00	0.00	0.00
	Acct: 5653				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 9566				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 7063				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 2414				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 3456				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 1419				
	TRANSWORLD SYSTEMS++	0.00	0.00	0.00	0.00
	Acct: 2465				
	UNIVERSITY OF PGH PHYSICIAN++	0.00	0.00	0.00	0.00
	Acct: 0009				
	INTERNAL REVENUE SERVICE*	42.18	5.36	0.00	5.36
	Acct: 2323				
	FIRST NATIONAL BANK OF PA(*)	906.27	115.28	0.00	115.28
	Acct: 0731				
	WELLS FARGO HOME MORTGAGE***	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
Acct:					
	TD BANK NA(*)	0.00	0.00	0.00	0.00
Acct:					
					<hr/> 24,171.89

TOTAL PAID TO CREDITORS

77,807.75

TOTAL CLAIMED

PRIORITY 1,769.15

SECURED 15,928.70

UNSECURED 190,027.91

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

FRANK J. CEPEK  
REBECCA A. CEPEK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-24712

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Frank J. Cepek  
Rebecca A. Cepek  
Debtors

Case No. 15-24712-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 23, 2021

User: jhel  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	#+ Frank J. Cepek, Rebecca A. Cepek, 3525 Diploma Street, Pittsburgh, PA 15212-2269
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ First National Bank of Pennsylvania, c/o Christine Lombardo, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14189932	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14166966	Allegheny General Hospital, PO Box 644662, Pittsburgh, PA 15264-4662
14166967	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14166968	+ Allegheny Imaging of McCandless, LLC, 651 S. Center Ave., Suite 102, Somerset, PA 15501-2811
14166969	+ Allegheny Radiology Associates., Ltd., 651 S. Center Ave, Suite 102, Somerset, PA 15501-2811
14166970	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14166971	American Express, PO Box 981537, El Paso, TX 79998-1537
14166972	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886
14219302	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14216546	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14166973	Children's Hospital of Pittsburgh, PO Box 382059, Pittsburgh, PA 15250-8059
14166974	CitiCards, PO Box 9001037, Louisville, KY 40290-1037
14166975	+ Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
15183858	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14157777	+ First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14166979	+ Lamont, Hanley & Assoc., 1138 Elm Street, P.O. Box 179, Manchester, NH 03105-0179
14166980	+ MedExpress Billing, POB 719, Dellslow, WV 26531-0719
14166981	Nelnet, PO Box 82658, Lincoln, NE 68501-2658
14193765	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14166982	Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
15000750	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14166986	+ TD Bank USA, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
14166985	Target, PO Box 660170, Dallas, TX 75266-0170
14166987	+ Transworld Systems, 5 Penn Center West, Ste 100, Pittsburgh, PA 15276-0126
14166988	UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980
14176113	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
14237957	+ Wells Fargo Bank NA., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
14157779	+ Wells Fargo Bank, NA, 1000 Blue Gentian Road, MAC: X9998-018, Saint Paul, MN 55121-1663
14157780	Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701

TOTAL: 34

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0315-2

User: jhel

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Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 45

Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Feb 24 2021 03:36:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: jennifer.chacon@spservicing.com	Feb 24 2021 03:22:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14166974	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2021 02:45:20	CitiCards, PO Box 9001037, Louisville, KY 40290-1037
14166976	+ Email/Text: mrdiscen@discover.com	Feb 24 2021 03:18:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
14161565	Email/Text: mrdiscen@discover.com	Feb 24 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14238927	+ Email/Text: kburkley@bernsteinlaw.com	Feb 24 2021 03:21:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14166977	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2021 03:19:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
14166978	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 24 2021 03:18:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14161462	Email/PDF: rmscedi@recoverycorp.com	Feb 24 2021 03:36:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14166983	Email/Text: amieg@stcol.com	Feb 24 2021 03:19:00	State Collection Service Inc., P.O. Box 6250, Madison, WI 53716
14166984	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2021 02:41:30	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14174103	+ Email/Text: electronicbkydocs@nelnet.net	Feb 24 2021 03:21:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Pittsburgh Water & Sewer Authority
cr		Wells Fargo Bank, N.A.
14166989	*+	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
14166990	*+	Wells Fargo Bank, NA, 1000 Blue Gentian Road, MAC: X9998-018, Saint Paul, MN 55121-1663
14166991	*	Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701
14157778	##+	Wells Fargo, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: jhel

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Date Rcvd: Feb 23, 2021

Form ID: pdf900

Total Noticed: 45

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Joint Debtor Rebecca A. Cepek mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Debtor Frank J. Cepek mmh@thedebedtctors.com hgs@thedebedtctors.com;alb@thedebedtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 10